

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

In re: LORI LUANNE MONTALBANO

Case No.: 12-22176 KL

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

PAUL CHAEL, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/12/2012.
- 2) The plan was confirmed on 11/19/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 02/05/2016, 02/05/2016, 09/02/2016, 09/23/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/20/2014.
- 5) The case was completed on 11/18/2016.
- 6) Number of months from filing or conversion to last payment: 53.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 1,247.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor: \$139,298.67

Less amount refunded to debtor: \$.00

NET RECEIPTS: \$139,298.67**Expenses of Administration:**

Attorney's Fees Paid Through The Plan: \$3,216.00

Court Costs: \$.00

Trustee Expenses and Compensation: \$4,087.47

Other: \$52.50

TOTAL EXPENSES OF ADMINISTRATION: \$7,355.97

Attorney fees paid and disclosed by debtor: \$34.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BILL ME LATER	Unsecured	2,076.00	2,119.84	2,119.84	2,119.84	.00
CAPITAL ONE	Unsecured	1,247.00	NA	NA	.00	.00
DELL FINANCIAL SERVICES	Unsecured	2,423.00	2,521.23	2,521.23	2,521.23	.00
DISCOVER BANK	Unsecured	4,037.00	3,951.54	3,951.54	3,951.54	.00
ECAST SETTLEMENT CORP	Unsecured	2,261.00	2,384.60	2,384.60	2,384.60	.00
FIFTH THIRD BANK	Secured	26,000.00	27,247.56	27,247.56	27,247.56	2,862.21
GMAC MORTGAGE	Secured	NA	425.00	425.00	425.00	.00
NCO FINANCIAL SYSTEMS	Unsecured	2,456.00	2,541.31	2,541.31	2,541.31	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	5,712.45	5,712.45	5,712.45	.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,283.00	2,263.05	2,263.05	2,263.05	.00
SETERUS	Secured	131,000.00	129,053.46	74,807.82	74,807.82	.00
SLS	Secured	26,950.00	NA	NA	.00	.00
SLS	Unsecured	NA	NA	NA	.00	.00
SPECIALIZED LOAN SERVICING	Secured	49,418.00	27,118.21	27,118.21	.00	.00
T MOBILE	Unsecured	NA	206.09	206.09	206.09	.00

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TREASURER OF LAKE COUNTY	Unsecured	NA	NA	NA	.00	.00
US SMALL BUSINESS ADMIN	Secured	12,000.00	11,800.96	4,900.00	4,900.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	106,826.03	79,707.82	.00
Mortgage Arrearage:	425.00	425.00	.00
Debt Secured by Vehicle:	27,247.56	27,247.56	2,862.21
All Other Secured:	.00	.00	.00
TOTAL SECURED:	134,498.59	107,380.38	2,862.21

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

21,700.11 21,700.11 .00

Disbursements:

Expenses of Administration:	\$7,355.97
Disbursements to Creditors:	\$131,942.70

TOTAL DISBURSEMENTS:

\$139,298.67

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/31/2017By: /s/PAUL CHAEL

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

IN RE:
LORI LUANNE MONTALBANO

CASE NO:
12-22176 KL

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Final Report and Account was sent electronically or by ordinary United States mail, postage prepaid, on the date noted below, to the debtor, attorney for the debtor, and the United States Trustee.

Date: February 21, 2017

/s/PAUL CHAEL

PAUL CHAEL